



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/799,378	03/12/2004	William Chenévich	055555-0233	7289
23524 7590 01/31/2007 FOLEY & LARDNER LLP 150 EAST GILMAN STREET P.O. BOX 1497 MADISON, WI 53701-1497			EXAMINER VAUTROT, DENNIS L	
			ART UNIT 2167	PAPER NUMBER
SHORTENED STATUTORY PERIOD OF RESPONSE			MAIL DATE	DELIVERY MODE
3 MONTHS			01/31/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No. 10/799,378	Applicant(s) CHENEVICH ET AL.	
	Examiner Dennis L. Vautrot	Art Unit 2167	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 November 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-25 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-25 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 March 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

1. The applicants' amendment, filed 9 November 2006, has been received, entered into the record and considered.
2. As a result of the amendment, claims 1 and 15 are amended. Claims 1 – 25 are pending in the application.

Response to Arguments

3. Applicant's arguments filed with regards to claim 1 – 3 and 6 pertaining to a hierarchical association between the categories have been fully considered but they are not persuasive. The rejection has been clarified to include where the hierarchical association support can be found in **Chancey**. Regarding the argument that "**Chancey** does not disclose an online environment in which a customer user can create financial information", Examiner respectfully disagrees. One example that is given as financial information being created by a user is "free form comments". FIG. 2 shows, bolded, near the bottom of the display "MEMO: JACK, OIL" (also in other transactions, SAW, NAILS, CATALINA TRIP, NEW MICROWAVE) showing that the device allows for free form comments. This is in addition to the categorization that also is supplied or rendered automatically.

4. Applicant's arguments filed with regards to claims 10 and 15 pertaining to "creating financial information" have been fully considered but they are not persuasive. The main argument is that "**Kumar** does not disclose allowing a customer user to create financial information." In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., creating own documents, annotations, or free-form comments) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993). Accordingly, "Creating financial information", interpreted broadly, yet in light of the specification, is shown in **Kumar**. "Creating" comprises much more than the limitations listed above to a person of ordinary skill in the art. For example, on page 3 of **Kumar**, paragraph [0025] "The transactions are entered manually or detected automatically through system updates and or user requests" is one example of financial information being created in the system. In short, the transactions are being entered into the system, creating information to be stored in the system. The rejection also pointed to a section showing a user arbitrarily changing the category associated with a line item, which is interpreted to also be similar to annotation of a transaction.

5. Applicant's arguments filed with regards to claims 4 and 5 have been fully considered but are not persuasive. Please see the discussion in items 4 and 5 above.

Art Unit: 2167

6. Applicant's arguments filed with regards to claims 7 and 8 have been fully considered but are not persuasive. Please see the discussion in items 4 and 5 above.

7. Applicant's arguments filed with regards to claim 9 have been fully considered but are not persuasive. In addition to the cited reference in the rejection, column 9, lines 63 – 66 also refer to further teachings in **Bacha et al.** that show that there is a limitation to access using the public key by using an access control list (ACL). "The ACL token is then forwarded to the vault of any user with authorized access to the document, for storage with the user's access application on its desktop (block 514) for further ACL verification." This is interpreted as showing the shared key or ACL token being given to the user.

8. Applicant's arguments filed with regards to claims 22, 24, and 25 have been fully considered but are not persuasive. Please see the discussion in items 4 and 5 above.

9. Applicant's arguments filed with regards to claim 23 have been fully considered but are not persuasive. Please see the discussion in items 4 and 5 above

Specification

10. The correction to the specification was received. Examiner notes that the difference in the numbering is likely due to the discrepancy between the numbering of the specification as originally submitted, and the specification as published in the PG-

Art Unit: 2167

Pub. The correct paragraph was altered, however, and therefore the objection is withdrawn.

Claim Rejections - 35 USC § 101

11. In light of the amendment to claim 1, the §101 rejection is withdrawn.

Claim Rejections - 35 USC § 102

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

12. Claims 1 – 3 and 6 are rejected under 35 U.S.C. 102(b) as being anticipated by **Chancey et al.** (hereinafter **Chancey**, US 5,842,185).

13. Regarding claim 1, **Chancey** discloses a method of storing, creating, and organizing financial information electronically, the method comprising:

establishing a communication session [connection] between a first system and a second system (See column 4, lines 29 – 34 "...the user is prompted to indicate whether the electronic source is located at a remote source 16 such as an on-line utility service or on a floppy disk 18. With this information, the process establishes a connection to the media containing the electronic statement...");

Art Unit: 2167

communicating financial information [statement] from the second system to the first system corresponding to a first account (See column 4, lines 34-35 "locates the statement on the media and obtains the statement."); and

associating the financial information with a folder in the first system, (See column 5, lines 16-23 "In this event, the user is prompted to select a category for association with the merchant category code (step 50). This selection may either be an unrecognized category suggested by the process or recognized category chosen by the user from a list of recognized categories. If the unrecognized category is selected, the process adds it to the list of recognized categories."), the folder being one of a plurality of folders being associated with each other in a hierarchical manner (The merchant category codes are interpreted to be in a hierarchy as described. Specifically, see FIG. 4, showing two example categories (or folders) AUTO:FUEL and AUTO:SERVICE. This shows a hierarchy in that FUEL and SERVICE are both subcategories under AUTO), wherein the plurality of folders are defined by a customer user associated with the first account (See column 3, line 43 "Other categories may be added by the user."); and

providing an online environment in which the customer user can organize, send, search, create and save the financial information. (See column 1, lines 10 – 14 [organizing], column 4, lines 33 – 36 [sending], column 4, lines 56 – 58 [searching], and FIG 4, [creating] as mentioned in the response to arguments above showing free-form comments, as Applicant considers "creating" to represent.)

Art Unit: 2167

14. Regarding claim 2, **Chancey** discloses the financial information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements. (See column 1, lines 20 – 24 “Financial management programs today allow a user to trace the nature of financial transactions – whether by check, case or credit card - by categorizing each transaction as a particular type of income or expense.”)

15. Regarding claim 3, **Chancey** discloses associating the financial information with a folder in the first system comprises filing the financial information into the folder based on instructions from the customer user when the financial information is viewed. (See column 2, lines 33-35 (“If no recognized category exists, the method may prompt a user for selection of a category for association with the merchant category code.”))

16. Regarding claim 6, **Chancey** discloses the pre-established criteria includes merchant categories. (See column 2, lines 28 – 30 “Another form of the method includes determining from the electronic statement a merchant category code such as a Standard Industry Code (SIC).”)

17. Claims 10 – 21 are rejected under 35 U.S.C. 102(e) as being anticipated by **Kumar et al.** (hereinafter **Kumar**, US 2004/0254881).

18. Regarding claim 10, **Kumar** discloses a system for storing, creating, and organizing financial information associated electronically, the system comprising:

Art Unit: 2167

a host computer [server node] coupled to a network and running programmed instructions to provide reporting and folder operations (See page 3, paragraph [0024] "...the server node functioning as data sources for the data procurement and aggregation and a transaction viewing software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes."); and

a customer user computer [remote computer nodes] connectable to the network, the customer user computer communicating customer user information to the host computer (See page 3, paragraph [0025] "Users accessing the first server node from the remote computer nodes interact with the transaction-viewing-interface for the purpose of viewing transactions according to ordered category and graphical presentation option. The transactions are entered manually or detected automatically through system updates and or user requests.");

wherein the host computer provides an on-line environment for a customer user to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user, further wherein each folder in the hierarchy of folders includes multiple indicators (See page 3, paragraph [0026] "In still another aspect, an interactive menu is accessible from within the transaction viewing interface, the menu containing a selectable list of transaction categories including food and beverage, utilities, home, auto, charitable contribution, and entertaining, each category assignable to a selected transaction listed in the interface, the assignments savable to the system." And regarding hierarchy see page 21, paragraph [0232] "By selecting one

Art Unit: 2167

of the subcategories associated with the basic category, transactions are sorted and displayed according to that subcategories." This clearly shows a hierarchy organization.),

whereby searches can be done across folders. (See page 3, paragraph [0028] "...the menus containing selectable options for categorical viewing of transaction history. The selectable options enable viewing transactions by a specific account, a specified timeframe, and by a selected category." The specified timeframe in particular, would present any document/transaction that occurred regardless of what category or folder it was in.)

19. Regarding claim 11, **Kumar** teaches the financial information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements. (See page 21, paragraph [0229] "In general, transaction center 243 enables a user to categorize completed credit card transactions, banking transactions, funds transfers, and person-to-person transactions, and potentially other transactions as well.")

20. Regarding claim 12, **Kumar** discloses financial information is associated with a folder based on instructions from the customer user when the financial information is viewed. (See page 21, paragraph [0232] "It is noted herein that a user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.")

21. Regarding claim 13, **Kumar** discloses financial information is associated with a folder automatically upon receipt based on user-defined criteria. ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme.")

22. Regarding claim 14, **Kumar** discloses the multiple indicators include document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. (See page 22, paragraph [0240] "Menu 329 enables a user to select a specific category of transactions to view in a transaction-history format. Selectable options within menu 329 include but are not limited to a chronological view, view by category, and further options include each individual category that a user has included in his or her accounts management profile." Here timestamp and category are clearly being disclosed.)

23. Regarding claim 15, **Kumar** discloses a system of storing, creating, and organizing financial information electronically, the system comprising:

means for establishing a communication session between a first system [second server node] and a second system [plurality of server nodes] (See page 3, paragraph [0024] "...a plurality of server nodes connected to the network and accessible to the second server node, the server node functioning as data sources for the data

procurement and aggregation and a transaction viewing software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes.");

means for communicating financial information from the second system [plurality of server nodes] to the first system [second server node] corresponding to an first account (See page 3, paragraph [0025] "The transactions are entered manually or detected automatically through system updates and or user requests."); and

means for associating [categorizing] the financial information with a folder, category, or group in the first computer, the folder, category, or group being one of a plurality of folders ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme."), categories or groups being associated with each other in a hierarchical manner (see page 21, paragraph [0232] "By selecting one of the subcategories associated with the basic category, transactions are sorted and displayed according to that subcategories." This clearly shows a hierarchy organization.), wherein the plurality of folders, categories or groups are defined by a customer user [user's prior categorization scheme] associated with the first account ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme."); and

means for allowing the customer user to organize, send, search, create [transactions entered], and save financial information (See page 3, paragraph [0026] "In still another aspect, an interactive menu is accessible from within the transaction viewing interface, the menu containing a selectable list of transaction categories including food and beverage, utilities, home, auto, charitable contribution, and entertaining, each category assignable to a selected transaction listed in the interface, the assignments savable to the system." And see page 3, paragraph [0025] "The transactions are entered manually or detected automatically through system updates and or user requests.")

24. Regarding claim 16, **Kumar** discloses the associations of the plurality of folders, categories, or groups can be dynamically modified by the customer user. (See page 21, paragraph [0232] "It is noted herein that a user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.")

25. Regarding claim 17, **Kumar** discloses means for conducting a multi-dimensional search of the plurality of folders, categories or groups. (See page 21, paragraph [0236] "In this mode, the user also has the ability to view transactions in a multiplicity of combinations of accounts, timeframes, and categories.")

26. Regarding claim 18, **Kumar** discloses the multi-dimensional search searches financial information in the plurality of folders, categories or groups based on multi-dimensional indicators, whereby the customer user can search and retrieve financial information based on any combination [multiplicity of combinations] of search criteria. (See page 21, paragraph [0232] "By selecting one of the basic categories, transactions are sorted and displayed according to that category. By selecting one of the subcategories associated with the basic category, transactions are stored and displayed according to that subcategory" This represents multi-dimensional indicators. And see paragraph [0236] "In this mode, the user also has the ability to view transactions in a multiplicity of combinations of accounts, timeframes, and categories.")

27. Regarding claim 19, **Kumar** discloses the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made when the first computer receives the financial information [as they occur]. ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme.")

28. Regarding claim 20, **Kumar** discloses the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made at the instruction of the customer user. (See page 21, paragraph [0232] "It is noted herein that a user may arbitrarily change a category associated with any line item

by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.”)

29. Regarding claim 21, **Kumar** discloses storing financial information from accounts at other financial institutions not associated with the first system or the second system. (See page 5, paragraph [0064] “For example, MyBank.com may have more than one URL associated for such as different accounts or businesses associated also with a single subscriber.”)

Claim Rejections - 35 USC § 103

30. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

31. Claims 4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Stride et al.** (hereinafter **Stride**, US 6,792,422).

32. Regarding claim 4, **Chancey** discloses a method substantially as claimed. **Chancey** does not explicitly disclose associating the financial information with a folder in the first system comprises automatically associating the financial information with a

Art Unit: 2167

folder upon receipt without human intervention. However, **Stride** discloses associating the financial information with a folder in the first system comprises automatically associating the financial information with a folder upon receipt without human intervention. (See column 2, lines 6-11 "The present invention provides techniques for automatically categorizing a financial transaction by examining the characters describing the transaction and assigning a financial category to the transaction based upon a mapping of the useful characters from the transaction description to a financial category." Here, there is no manual categorization by a human, rather it is all done using software.) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Stride** because both are related to organizing financial transactions, and by including the automatic association without human intervention as disclosed in **Stride**, the system becomes more automated and "the need for extremely time-intensive process of manually categorizing such transactions" is eliminated (See **Stride**, column 2, lines 11-13). It is for this reason that one of ordinary skill in the art would have been motivated to include associating the financial information with a folder in the first system comprises automatically associating the financial information with a folder upon receipt without human intervention.

33. Regarding claim 5, **Chancey** additionally discloses automatic filing is based on pre-established criteria. (See column 2, lines 24 – 28 "One form of the method includes determining from the electronic statement if a payee for a transaction is of record in the

Art Unit: 2167

computer and, if so, assigning the transaction to a category already associated with the payee." Here, the pre-established criteria is the merchant category already associated with the payee.)

34. Claims 7 and 8 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Kumar** (US 2004/0254881).

35. Regarding claim 7, **Chancey** teaches a method substantially as claimed. **Chancey** does not explicitly disclose retrieving documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. However, **Kumar** teaches retrieving documents [viewing transactions] based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. (See page 3, paragraph [0022] "The selectable options enable viewing transactions by a specific account, a specified timeframe, and by a selected category, the options are selectable for ordering combinations of criteria for producing a transaction view.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Kumar** because both references are in the field of organizing transactions, and by including the retrieving methods specifically as disclosed in **Kumar**, the method is able to be more robust by being able to search more effectively for needed documents or transactions. It is for this reason that one of ordinary skill in

the art would have been motivated to include retrieving documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category.

36. Regarding claim 8, **Chancey** teaches a method substantially as claimed. **Chancey** does not explicitly disclose communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user. However, **Kumar** discloses communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user. (See page 3, paragraph [0024] "In another aspect of the present invention, an interactive transaction viewing system for enabling online viewing of itemized transactions performed across disparate on-line accounts and services over a data-packet-network is provided." Here, "disparate on-line accounts" implies that there can be multiple accounts, and thus a third (or more) system would have been anticipated.) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Kumar** because both references are in the field of organizing transactions, and by a third system as disclosed in **Kumar**, the method is able to be more robust by making it clear that multiple accounts and systems for the user are included. It is for this reason that one of ordinary skill in the art would have been motivated to include communicating financial

information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user.

37. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Bacha et al.** (hereinafter **Bacha**, US 6,950,943). **Chancey** teaches a method substantially as claimed. **Chancey** does not explicitly teach providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user. However, **Bacha** teaches providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user. (See column 6, lines 16 – 21 “With public key cryptography, an application has two keys, a public key and a private key, referred to as a key pair. The private key is held locally by the application, and is discussed in further detail below. The public key is made available to all users, usually through a directory service, such as X.500 distributed directory.” And see column 9, lines 63 – 66 “The ACL token is then forwarded to the vault of any user with authorized access to the document, for storage with the user’s access application on its desktop (block 514) for further ACL verification.” This is interpreted as showing the shared key or ACL token being given to the user.) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Bacha** because both

Art Unit: 2167

are dealing with electronic repositories and by including the security indicators as disclosed in **Bacha**, the system can become more secure. It is for this reason that one of ordinary skill in the art would have been motivated to include providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user.

38. Claims 22, 24, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Kumar** as applied to claim 15 above, and further in view of **Cahill et al.** (hereinafter **Cahill**, US 6,574,377).

39. Regarding claim 22, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach means to store electronic copies of scanned documents. However, **Cahill** teaches means to store electronic copies of scanned documents. (See abstract "A method and apparatus for storing and retrieving images of documents, e.g. checks.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information and by including the means to store electronic copies of scanned documents as disclosed in **Cahill**, the system becomes more robust and allows for more permanent storage of the documents and an easier way to access them in the future. It is for this reason that one of ordinary skill in the art would have been motivated to include a means to store electronic copies of scanned documents.

Art Unit: 2167

40. Regarding claim 24, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach scanned documents include imaged checks. However, **Cahill** teaches scanned documents include imaged checks. (See abstract "A method and apparatus for storing and retrieving images of documents, e.g. checks.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information and by including checks being scanned as disclosed in **Cahill**, the system becomes more robust and allows for more permanent storage of the checks and an easier way to access them in the future. It is for this reason that one of ordinary skill in the art would have been motivated to include the scanned documents include imaged checks.

41. Regarding claim 25, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach a means for creating entitlements to share access to designated folders and documents. However, **Cahill** teaches a means for creating entitlements to share access to designated folders and documents. (See column 26, lines 23 – 28 "The Retrieval Process then first verifies that the request is made by an authorized user (1110) or an authorized account. This check to confirm that the user is authorized is done by verifying that the account with which the request check is associated is the user's valid accounts file, which file is maintained on the output queue device 601.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information and by including an access protection scheme as disclosed

in **Cahill**, the system becomes more secure by blocking unauthorized access. It is for this reason that one of ordinary skill in the art would have been motivated to include a means for creating entitlements to share access to designated folders and documents.

42. Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Kumar** in view of **Cahill** as applied to claim 22 above, and further in view of **Ginter et al.**

(hereinafter **Ginter**, US 2005/0246541). **Kumar** and **Cahill** teach a system substantially as claimed. **Kumar** and **Cahill** do not explicitly disclose the scanned documents include notarized documents. However, **Ginter** teaches the scanned documents include notarized documents. (See page 30, paragraph [0698] "The trusted go-between 4700 may also, if desired, supply copies of the notarized document back to Bob and Ted within additional electronic containers so they each have record copies of the notarized contract.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** and **Cahill** with that of **Ginter** because they all are related to electronic document delivery and by including notarized documents, the system becomes more robust and able to handle more than just checks in the repository. It is for this reason that one of ordinary skill in the art would have been motivated to include the scanned documents include notarized documents.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dennis L. Vautrot whose telephone number is 571-272-2184. The examiner can normally be reached on Monday-Friday 9:00-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Cottingham can be reached on 571-272-7079. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Dv
16 January 2007


JOHN COTTINGHAM
SUPERVISORY PATENT EXAMINER
EBC CENTER 2167

